

Set	Items	Description
S1	115431	PROFIT? OR GAIN? ?
S2	1330969	CALCULAT? OR DETERMIN? OR ANALY?
S3	62	NET(2N) (INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST) () (REVENUE OR INCOME)
S4	18729	EXPENSE? OR LIABILIT?
S5	73652	RISK?
S6	1319499	ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMM- ATION OR TOTALING? OR EQUAL? ? OR MINUS
S7	1	S3 AND S4 AND S6
S8	3378	S1(2N)S2
S9	0	S8 AND S3
S10	17	S8 AND (REVENUE OR INCOME)
S11	2	S8 AND S4 AND S6
S12	19	S10 OR S11

? show files

File 344:Chinese Patents Abs Aug 1985-2003/Jan
(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2002/Nov(Updated 030306)
(c) 2003 JPO & JAPIO

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200322
(c) 2003 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

12/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07097698 **Image available**
MEDICAL AFFAIR ACCOUNTING SYSTEM AND MACHINE-READABLE MEDIUM WITH RECORDED PROGRAM

PUB. NO.: 2001-325354 [JP 2001325354 A]
PUBLISHED: November 22, 2001 (20011122)
INVENTOR(s): KAMEDA TOSHITADA
YAMAGUCHI HARUKI
APPLICANT(s): KAMEDA IRYO JOHO KENKYUSHO KK
APPL. NO.: 2000-142171 [JP 2000142171]
FILED: May 15, 2000 (20000515)
INTL CLASS: G06F-017/60; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To efficiently carry out not only financial accounting, but also management accounting by a medical affair accounting system which uses a computer and to take **gain /loss analysis** by breaking down the accounting into clinical departments, actions, etc.

SOLUTION: The medical affair accounting system is equipped with a 1st file (12) which contains unit data composed of amount data and property information showing properties of amounts by medical treatment **income** and others, whether or not insurance is applied, etc., the CPU (2) which calculates amounts by 1st indexes by performing accounting processes by indexes while setting money reception periods according to pieces of amount data and property information included in the same unit data with the pieces of amount data, and a 2nd file (12) in which the calculation results are stored corresponding to the unit data used for the calculation.

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12/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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06956862 **Image available**
SUPPORT SYSTEM FOR GRASPING BUSINESS SITUATION

PUB. NO.: 2001-184414 [JP 2001184414 A]
PUBLISHED: July 06, 2001 (20010706)
INVENTOR(s): SHINKAI KAZUO
APPLICANT(s): SHINKAI KAZUO
APPL. NO.: 11-370132 [JP 99370132]
FILED: December 27, 1999 (19991227)
INTL CLASS: G06F-017/60; G06F-003/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a support system which makes it easy to grasp a business situation irrelevantly to detailed numerals.

SOLUTION: On a display screen, coordinate axes, a profit-loss line, and an **income** -expenditure line are displayed. For the purpose, this system carries out a process 1100 for accepting and storing the input of administrative indexes, a process 1200 for calculating the value of a profit-loss and cash balance point(PCBP) according to the indexes, a process 1300 for finding the profit or loss at the profit-loss and cash

balance point(PCBP) and determining a **profit** -loss and cash break-even point(PCP) using the found profit or loss as a coordinate value on the profit-loss axis and the above profit-loss and cash balance point(PCBP) as a coordinate value on the sales axis, a base point determining process 1400 for determining a **profit** -loss base point and an **income** -expenditure base point according to the above indexes, and a process 1500 for generating a profit- loss line passing the profit-loss base point and profits-loss and cash break-even point(PCP) and an **income** -expenditure line passing the **income** -expenditure base point and profit-loss and cash break-even point (PCP).

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12/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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06481552 **Image available**
FUND MANAGING TABLE

PUB. NO.: 2000-067129 [JP 2000067129 A]
PUBLISHED: March 03, 2000 (20000303)
INVENTOR(s): AKIYOSHI KENICHI
APPLICANT(s): AKACAN NO SHIRO KK
APPL. NO.: 10-234675 [JP 98234675]
FILED: August 20, 1998 (19980820)
INTL CLASS: G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To know the mutual relation of tables at a glance by providing a fund operating table, cash **revenue** /expenditure table and **profit** /loss **calculation** form in one lateral line while arranging the cash **revenue** /expenditure table at the center and arranging account subjects and items common for these fund operating table, cash **revenue** /expenditure table and **profit** /loss **calculation** form so as to essentially arrange them in one lateral line.

SOLUTION: The fund managing table is composed of a fund operating table 1, cash **revenue** /expenditure table 2 and **profit** /loss **calculation** form 3 and these fund operating table 1, cash **revenue** /expenditure table 2 and **profit** /loss **calculation** form 3 are provided in one lateral line while arranging the cash **revenue** /expenditure table 2 at the center. Besides, the account subjects and items common to the fund operating table 1, cash **revenue** /expenditure table 2 and **profit** /loss **calculation** form are arranged so as to be essentially arranged in one lateral line. Thus, the relation of numerals between the subjects or items described on the respective tables of the fund operating table can be easily comprehended, the result of business activities can be analyzed on multiple sides while comprehending the mutual relation of tables, and the mutual relation of respective tables can be grasped at a glance.

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12/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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05971870 **Image available**

METHOD FOR EFFICIENTLY DESIGNING CORPORATION INSURANCE

PUB. NO.: 10-254970 [JP 10254970 A]
PUBLISHED: September 25, 1998 (19980925)
INVENTOR(s): KITAYAMA MASAKAZU
APPLICANT(s): KIYAPITARU ASETSUTO PLANNING KK [000000] (A Japanese Company or Corporation), JP (Japan)
YASUDA KASAI KAIJO HOKEN KK [422814] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 10-096985 [JP 9896985]
FILED: March 26, 1998 (19980326)
INTL CLASS: [6] G06F-017/60
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a method for efficiently designing a corporation insurance without adopting a designing system by patterns.

SOLUTION: The required insurance amount on four limit conditions is calculated as a test and the result of test calculation is stored as time serial data by executing the time serial calculation of required guarantee amount while referring to a business statistic value file 4 based on input data such as basic corporation information such as the kind of corporation and fund money, sales and taxed income amount, executive member information, information concerning profit calculation statement items, information concerning business continuation fund and information concerning the book prices of lend/borrow collation table items and the business settlement fund of time value. Then, data for each merchandise class of routine multiplication insurance to be specified by a limitation conditional expression concerning the sex/age of industry manager as insured person are calculated from a previously stored life insurance merchandise constitutive file 5 and arithmetic processing to satisfy the limitation conditional expression and to minimize a target function is performed.

12/5/5 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

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05904718 **Image available**

DESIGN VERIFICATION TIME DECIDING METHOD FOR MASS PRODUCTION PRODUCT AND DESIGN PLANNING SUPPORT DEVICE

PUB. NO.: 10-187818 [JP 10187818 A]
PUBLISHED: July 21, 1998 (19980721)
INVENTOR(s): NOMOTO TAZU
KOJIMA TOSAKU
WATANABE KATSUMI
TSUYAMA TSUTOMU
KOSHISHIBA ERI
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-343400 [JP 96343400]
FILED: December 24, 1996 (19961224)
INTL CLASS: [6] G06F-017/60; G06F-017/50
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD:R102 (APPLIED ELECTRONICS -- Video Disk Recorders, VDR)

ABSTRACT

PROBLEM TO BE SOLVED: To prevent a market failure by calculating a real

profit from the profit of the 1st sale time, deciding the 2nd sale time when the sale profit **equal** to the real profit is obtained, and defining the difference between the 1st and 2nd sale times as the total time to be added to the total design verification time.

SOLUTION: A total design verification time calculation means **calculates** a real profit U_i , i.e., the difference between the total profit of 1st sale time (i) and the quality loss cost, i.e., the total failure repair **expenses** needed up to the time (i) (1501). The profit U_i is substituted for (y) defined as a change (total profit/total sales) of $y = K / \{1 + \exp(-a(t-b))\}$ to decide the value (j) of the 2nd sale time (t) (1502). Then the wasted time, i.e., the difference between the times (i) and (j) is calculated (1503). The actual verification time is added to the said wasted time (1504), and the result of this addition is registered in a total design verification data base of a row corresponding to a product to end the processing (1505).

12/5/6 (Item 6 from file: 347)

DIALOG(R) File 347:JAPIO

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05711189 **Image available**

MANAGING METHOD FOR AREA STAY INFORMATION

PUB. NO.: 09-325989 [JP 9325989 A]

PUBLISHED: December 16, 1997 (19971216)

INVENTOR(s): SAKAMOTO MIWAKO

MAEDA MIYUKI

KURIHARA YOKO

APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

HITACHI TOHOKU SOFTWARE KK [000000] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 08-141277 [JP 96141277]

FILED: June 04, 1996 (19960604)

INTL CLASS: [6] G06F-017/60; G06K-017/00

JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.3 (INFORMATION PROCESSING -- Input Output Units)

ABSTRACT

PROBLEM TO BE SOLVED: To collect the stay time of the individual staying in respective areas inside a building without loading any burden to the individual and to dynamically measure time relating moving persons.

SOLUTION: A data collector 2 is a device installed for each area, personal codes received from cards A and B are collected while adding the time to them, and the stay time of each individual in the relevant area is summed up for one day and sent to a data totalizer 5. The data totalizer 5 stores the received stay data into a stay data file 11 and **calculates** a **profit** rate for each area as monthly processing while referring to a salary data file 12 and an **income** data file 13. Besides, the card B collects the personal code received from the card A while adding the time to it and inputs it through a card reader 16 to the data totalizer 5. The data totalizer 5 totalizes inputted human relationship data and stores them in a human relationship data file 14.

12/5/7 (Item 7 from file: 347)

DIALOG(R) File 347:JAPIO

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02872064

CONSTRUCTION WORK PROFIT MANAGING SYSTEM

PUB. NO.: 01-169664 [JP 1169664 A]
PUBLISHED: July 04, 1989 (19890704)
INVENTOR(s): ISHIHARA TETSUYA
APPLICANT(s): MITSUI CONSTR CO LTD [351395] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 62-328917 [JP 87328917]
FILED: December 25, 1987 (19871225)
INTL CLASS: [4] G06F-015/21
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 27.2 (CONSTRUCTION -- Building)
JOURNAL: Section: P, Section No. 940, Vol. 13, No. 440, Pg. 118, October 04, 1989 (19891004)

ABSTRACT

PURPOSE: To accurately manage a profit in a work section by collating an execution budget with a paid experience and outputting a work profit-loss transient sheet which recognizes a profit-loss condition at an arbitrary time point during works.

CONSTITUTION: For the respective types of work items KM, an estimation to indicate costs required for a construction plan and an execution is prepared, an aimed budget which has **calculated** the budgetary **profit** at every type of the work item KM is prepared for the estimation, and based on the aimed budget, the execution budget to execute the production plan for the work section is prepared. Further, the execution budget is collated with the paid experience, and the work **income** transient sheet is outputted which grasps the profit-loss condition at the arbitrary time point during the works. Thus, by outputting the work profit transient sheet at a necessary time, the profit-loss condition at the present time point of the works can be immediately and accurately recognized, and the profit management in the work section can be accurately carried out.

12/5/8 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015066178 **Image available**

WPI Acc No: 2003-126694/200312

Internet merchandising system and its compensation method

Patent Assignee: LG ELECTRONICS INC (GLDS)

Inventor: CHOI G S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002068715	A	20020828	KR 20018960	A	20010222	200312 B

Priority Applications (No Type Date): KR 20018960 A 20010222

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002068715	A	1	G06F-017/60	

Abstract (Basic): KR 2002068715 A

NOVELTY - An internet merchandising system and its compensation method is provided to enable a customer to participate in a product development, and to economically compensate the participant customer

for the product development so that it can develop new products based on a customer's preference or new idea and maintain a continuous interest from the customer.

DETAILED DESCRIPTION - The system comprises a customer(10), an electronic merchandising site(20), and a supplier(30). The electronic merchandising site(20) surveys a preference of the customer(10) on existing products or services, offers a list of new idea proposals to the customer, collects the list of the new idea proposals from the customer, and making a database based on the collected list. The customers(10), members of the electronic merchandising site(20), are classified by various criteria such as an occupation, an age, an **income**, a family number, a sex, a nation, a residence area and others. The electronic merchandising site(20) checks the possibility of merchandising the ideas offered by the customers(10), and checks the market or the patent on the corresponding product or service. The supplier(30) can be a manufacturer, a service provider or other business operator. The supplier(30) checks if the offered ideas can be developed, adds the ideas to existing products or services or manufactures a new product based on the offered idea, and performs a sale activity of the developed or modified product or service. The supplier(30) **calculates** a **profit** generated by the sale activity, determines a total amount of compensation for the offered idea, and distributes the compensation money to the participant customers(10).

pp; 1 DwgNo 1/10

Title Terms: MERCHANDISE; SYSTEM; COMPENSATE; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/9 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014964894 **Image available**

WPI Acc No: 2003-025408/200302

XRFX Acc No: N03-020432

Directors' remuneration determination system for use in company,
calculates profit planning and achievement quotient and annual income
based on input number of employees and stores

Patent Assignee: HAYASHI Y (HAYA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002329040	A	20021115	JP 2001135942	A	20010507	200302 B

Priority Applications (No Type Date): JP 2001135942 A 20010507

Patent Details:

Patent No	Kind	Ian Pg	Main IPC	Filing Notes
JP 2002329040	A	14	G06F-017/60	

Abstract (Basic): JP 2002329040 A

NOVELTY - A basic salary is determined based on the job grade and a basic salary table. The number of employees and number of stores are input for **calculating profit** planning and achievement quotient and for annual **income** determination.

USE - Directors' remuneration determination system for use in company.

ADVANTAGE - An efficient and safe remuneration determination system can be realized.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram

of the directors' remuneration determination system. (Drawing includes non-English language text).

pp; 14 DwgNo 1/8

Title Terms: DIRECT; DETERMINE; SYSTEM; COMPANY; CALCULATE; PROFIT; PLAN; ACHIEVE; QUOTIENT; ANNUAL; **INCOME** ; BASED; INPUT; NUMBER; EMPLOY; STORAGE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/10 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014844802 **Image available**

WPI Acc No: 2002-665508/200271

XRPX Acc No: N02-526484

Organization profitability use analyzing method involves calculating profitability related to change in revenue growth, operating leverage and ratio of equity financing of total assets

Patent Assignee: PAQUETTE P C (PAQU-I)

Inventor: PAQUETTE P C

Number of Countries: 098 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020087369	A1	20020704	US 2000750405	A	20001228	200271 B
WO 200260108	A2	20020801	WO 2001US48179	A	20011206	200271

Priority Applications (No Type Date): US 2000750405 A 20001228

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020087369	A1		26	G06F-017/60	
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WO 200260108	A2	E		H04L-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020087369 A1

NOVELTY - The profitability related to a change in **revenue** growth, operating leverage and ratio of equity financing of total assets are calculated. The calculated values are added to yield a profitability ratio.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Computer implemented method of **analyzing** use of **profitability** of organization;
- (2) Computer system for electronic calculation of results for **analyzing** use of **profitability** of organization; and
- (3) Computer readable medium storing organization profitability result program.

USE - For **analyzing** use of **profitability** of organization.

ADVANTAGE - **Determines** the **profitability** an organization must achieve to retain financial stability or solvency in future fiscal periods. Provides a financial tool to relatively quickly and clearly analyze the financial condition of an organization.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining

the organization **profitability** use **analyzing** process.
pp; 26 DwgNo 2/10
Title Terms: ORGANISE; PROFIT; METHOD; CALCULATE; PROFIT; RELATED; CHANGE;
REVENUE ; GROWTH; OPERATE; LEVER; RATIO; TOTAL
Derwent Class: T01
International Patent Class (Main): G06F-017/60; H04L-000/00
File Segment: EPI

12/5/11 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014658505 **Image available**
WPI Acc No: 2002-479209/200251
XRPX Acc No: N02-378447

Computer-implemented margin income determination system for product sales management, determines and displays margin income across selling period automatically, based on product and margin control data
Patent Assignee: DEKKERS J L (DEKK-I); DOOLIN A P (DOOL-I); WELLS I R (WELL-I)

Inventor: DEKKERS J L; DOOLIN A P; WELLS I R
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020059058	A1	20020516	US 94299698	A	19940901	200251 B
			US 97885087	A	19970630	

Priority Applications (No Type Date): US 94299698 A 19940901; US 97885087 A 19970630

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020059058	A1	56	G06F-017/60	Cont of application	US 94299698

Abstract (Basic): US 20020059058 A1

NOVELTY - A programmed processor (24) is interconnected to a terminal and a data storage, for processing the stored product data and margin control data, to automatically determine and display margin **income** data across the selling period, based on product and margin control data.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Computer-implemented sales forecasting system;
- (2) Method of computing sales margin;
- (3) Computer-implemented method for generating price sheet;
- (4) Computer-implemented system for generating price sheet; and
- (5) Computer-implemented method of generating array of prices across selling period.

USE - For product sales management for **determining** margins and **profits** of products sold during a specific period.

ADVANTAGE - The system accurately calculates desired margins and thus allows seller to expand his pricing by providing incentive discounts for customers without losing profit margin. Forecasts **income** generated over a specified period and hence allows seller to plan his business.

DESCRIPTION OF DRAWING(S) - The figure shows the simplified block diagram of the margin determination and **income** forecasting system.
Programmed processor (24)

pp; 56 DwgNo 1/16

Title Terms: COMPUTER; IMPLEMENT; MARGIN; **INCOME** ; DETERMINE; SYSTEM;
PRODUCT; SALE; MANAGEMENT; DETERMINE; DISPLAY; MARGIN; **INCOME** ; SELL;

PERIOD; AUTOMATIC; BASED; PRODUCT; MARGIN; CONTROL; DATA
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-017/21
File Segment: EPI

12/5/12 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014585173
WPI Acc No: 2002-405877/200244
XRAM Acc No: C02-114045

Multi-purpose enzyme analyzer for evaluating most economic use of feed enzymes and cereals in poultry diets, comprises revenue , production cost and profit functions, and application for evaluation, optimization and pricing

Patent Assignee: MARQUARDT R R (MARQ-I)
Inventor: MARQUARDT R R; ZHANG Z
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2320687	A1	20020321	CA 2320687	A	20000921	200244 B

Priority Applications (No Type Date): CA 2320687 A 20000921

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2320687	A1	E	81	A23K-001/165	

Abstract (Basic): CA 2320687 A1

NOVELTY - A multi-purpose enzyme analyzer comprises:

(a) a modeling part having **revenue** , production cost and profit functions; and

(b) an application part which evaluates the profitable efficacy of different enzyme preparations, the optimal amount of a feed enzyme and a cereal used in a diet to obtain maximal profit, and the alternate price that should be paid for an enzyme preparation and a cereal

DETAILED DESCRIPTION - A multi-purpose enzyme analyzer (MPEA) consists of a modeling and an application part. The modeling part has **revenue** , production cost and profit functions. The application part evaluates the profitable efficacy of different enzyme preparations added to a diet and **determines** the most **profitable** cereal for an enzyme preparation based on maximal economic returns. It also determines the optimal amount of a feed enzyme and a cereal used in a diet to obtain maximal **profit** . Further, it **determines** the alternate price that should be paid for a given enzyme preparation and a cereal.

USE - For evaluating the most economic use of feed enzymes and cereals in poultry diets.

ADVANTAGE - The inventive MPEA is a considerable assistance to nutritionists in their research activities and business decisions.

pp; 81 DwgNo 0/8

Title Terms: MULTI; PURPOSE; ENZYME; ANALYSE; EVALUATE; ECONOMY; FEED; ENZYME; CEREAL; POULTRY; DIET; COMPRISE; **REVENUE** ; PRODUCE; COST; PROFIT ; FUNCTION; APPLY; EVALUATE; OPTIMUM; PRICE

Derwent Class: D13; D16
International Patent Class (Main): A23K-001/165
International Patent Class (Additional): A23K-001/24
File Segment: CPI

12/5/13 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014479289 **Image available**
WPI Acc No: 2002-299992/200234
XRPX Acc No: N02-234989

Price determination system of profitable article, has calculation units that store predetermined interest coefficients which are selectively multiplied with net profit for profit interest calculation

Patent Assignee: NIPPON FUDOSAN DATA BANK KK (NIFU-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002063258	A	20020228	JP 2000246581	A	20000816	200234 B

Priority Applications (No Type Date): JP 2000246581 A 20000816

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002063258	A	20	G06F-017/60	

Abstract (Basic): JP 2002063258 A

NOVELTY - Calculation units have a database to store interest coefficients of several articles. The calculation units compute net profit of an article by subtracting the annual maintenance cost from the annual gross income, and computes profit interest based on the product of net profit or reference interest and interest coefficient.

USE - For assessment of the price of a profitable article.

ADVANTAGE - Enables correct and reliable assessment of the price of the article, that reflects the physical social situation. Facilitates users from all over the nations to judge the assessment of an article quickly, just by input of the characteristics of the article.

DESCRIPTION OF DRAWING(S) - The figure shows an outline block diagram of the calculation units. (Drawing includes non-English language text).

Calculation units (5,6)
pp; 20 DwgNo 1/17

Title Terms: PRICE; DETERMINE; SYSTEM; ARTICLE; CALCULATE; UNIT; STORAGE; PREDETERMINED; INTEREST; COEFFICIENT; SELECT; MULTIPLICATION; NET; PROFIT ; PROFIT; INTEREST; CALCULATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/14 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014416117 **Image available**
WPI Acc No: 2002-236820/200229
XRPX Acc No: N02-182136

Antenna performance determining method for e.g. mobile wireless communication systems involves calculating gain probability function and gain distribution function after tabulating antenna output signal values

Patent Assignee: RANGESTAR WIRELESS (RANG-N); RANGESTAR WIRELESS INC (RANG-N)

Inventor: MCKIVERGAN P D

Number of Countries: 023 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6329953	B1	20011211	US 2000676590	A	20000929	200229 B
WO 200229424	A1	20020411	WO 2001US28719	A	20010914	200231

Priority Applications (No Type Date): US 2000676590 A 20000929

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 6329953	B1	14	G01R-001/24		
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WO 200229424	A1 E		G01R-001/24		
--------------	------	--	-------------	--	--

Designated States (National): CN JP KR

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE TR

Abstract (Basic): US 6329953 B1

NOVELTY - An output signal voltage is measured after providing an excitation signal to an antenna. Antenna output signal values relative to respective frequency, angle, and elevation values are tabulated. Gain distribution function and gain probability function are then calculated.

DETAILED DESCRIPTION - The excitation signal frequency, the azimuth angle of position relative to the source of the excitation signal, and the angle of elevation relative to the source of the excitation signal are adjusted through a desired range of values. INDEPENDENT CLAIMS are also included for the following:

- (a) a method for comparing performance of two or more antennae;
- (b) a method for rating performance of wireless communication device provided with antenna;
- (c) and a method for statistical characterization of the performance of antenna.

USE - For determining performance of antenna in e.g. mobile wireless communication systems under designated environmental conditions, such as field of view, azimuth, and elevation ranges.

ADVANTAGE - Useful in pinpointing dead zones within cell sites. Ensures corrective measures to be taken within the cell site to maximize coverage and **revenue** once dead zones are identified. Tests antenna performance under actual usage conditions.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic representation of anechoic chamber and testing apparatus which applies the method for determining performance of antenna.

pp; 14 DwgNo 6/8

Title Terms: ANTENNA; PERFORMANCE; DETERMINE; METHOD; MOBILE; WIRELESS;

COMMUNICATE; SYSTEM; CALCULATE; GAIN; PROBABILITY; FUNCTION; GAIN;

DISTRIBUTE; FUNCTION; AFTER; TABULATING; ANTENNA; OUTPUT; SIGNAL; VALUE

Derwent Class: S01; W02

International Patent Class (Main): G01R-001/24

International Patent Class (Additional): H04B-017/00

File Segment: EPI

12/5/15 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014374730 **Image available**

WPI Acc No: 2002-195433/200225

XRPX Acc No: N02-148512

Capitalization method for individual persons in business organization, involves determining future profit of economic entity which

attributes to individual business unit and capitalizing determined
profit of IBU

Patent Assignee: CLIFT J L (CLIF-I)

Inventor: CLIFT J L

Number of Countries: 095 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200176345	A2	20011018	WO 2001AU408	A	20010409	200225 B
US 20020002522	A1	20020103	US 2001829072	A	20010409	200225
AU 200135072	A	20011011	AU 200135072	A	20010409	200225
AU 200148146	A	20011023	AU 200148146	A	20010409	200225

Priority Applications (No Type Date): AU 20006774 A 20000407

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200176345	A2	E	23	G06F-000/00	
--------------	----	---	----	-------------	--

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020002522	A1			G06F-017/60	
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AU 200135072	A			G06F-017/60	
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AU 200148146	A			G06F-000/00	Based on patent WO 200176345
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Abstract (Basic): WO 200176345 A2

NOVELTY - A future **revenue** of an economic entity which attributes to an individual business unit (IBU) that represents a person in an economic entity, is determined. The future cost and profit of the economic entity which attributes to the IBU are respectively determined and the **determined profit** of IBU is capitalized.

USE - For use in business organization, medical practice.

ADVANTAGE - Provides a direct relationship between IBU's efforts and increase in capitalized value as each IBU has control over some elements of its own allocated **revenue** and costs.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram illustrating method of **determining** IBU **profits** for sale.

pp; 23 DwgNo 2/4

Title Terms: METHOD; INDIVIDUAL; PERSON; BUSINESS; DETERMINE; FUTURE;
PROFIT; ECONOMY; ENTITY; ATTRIBUTE; INDIVIDUAL; BUSINESS; UNIT; DETERMINE
; PROFIT

Derwent Class: S05; T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

12/5/16 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014306304 . **Image available**

WPI Acc No: 2002-127007/200217

XRPX Acc No: N02-095451

Medical affairs accounting system performs accounts settlement based on money and unit data stored in respective files of memory

Patent Assignee: KANEDA IRYO JOHO KENKYUSHO KK (KANE-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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JP 2001325354 A 20011122 JP 2000142171 A 20000515 200217 B

Priority Applications (No Type Date): JP 2000142171 A 20000515

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001325354	A		19	G06F-017/60	

Abstract (Basic): JP 2001325354 A

NOVELTY - A file (11) in a memory (1) stores unit data (FU) with attribute information about insurance, expenditure and **income** details. A CPU (2) performs an accounting process to calculate money using an index, based on stored attribute information. The file (12) stores the calculated money corresponding to the unit data stored in the file (11) as money data (13), based on which the CPU performs the accounts settlement.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for recorded medium storing medical affairs accounting program.

USE - For medical and financial affairs accounting using computer.

ADVANTAGE - Since the management accounts are efficiently **calculated**, **profit** and loss **analysis** is effectively performed.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of medical affairs accounting system. (Drawing includes non-English language text).

Memory (1)

CPU (2)

Files (11,12)

Money data (13)

pp; 19 DwgNo 1/10

Title Terms: MEDICAL; ACCOUNT; SYSTEM; PERFORMANCE; ACCOUNT; SETTLE; BASED; MONEY; UNIT; DATA; STORAGE; RESPECTIVE; FILE; MEMORY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00

File Segment: EPI

12/5/17 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011651140 **Image available**

WPI Acc No: 1998-068048/199807

XRPX Acc No: N98-053856

Profit amount graph display method - involves using program value of enterprise in predicting profit and loss values of enterprise

Patent Assignee: HAYASHI KENSETSU KOGYO KK (HAYA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9305677	A	19971128	JP 96148739	A	19960520	199807 B

Priority Applications (No Type Date): JP 96148739 A 19960520

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 9305677	A		11	G06F-017/60	

Abstract (Basic): JP 9305677 A

The method involves **calculating** the **profit** and loss of an enterprise, using program and settlement of accounts accessed values. The total management profit (QS) and amount of sold goods (Y) are expressed along the respective positive and negative sides of

horizontal axis. While expressing the sold amount along the lower side of the horizontal axis, program amount sold $Y(p)$ is set almost at the centre. Similarly the **expense** is expressed along the upper vertical axis and profits and losses along the lower vertical axis. A straight line which is inclined at an angle of 45deg with the positive vertical axis drawn such that its lower end passes through the program amount sold and is expressed at the centre of the lower horizontal axis. A straight line of preknown height $E(p,e)$ is drawn parallel to the horizontal axis, which connects the upper end of the inclined straight line to the positive side vertical axis. Another straight line which passes through the program of the settlement of amount accessed value is drawn.

The value P_1 which is the horizontal distance or the difference in total profit value between the point of intersections of the program value line and the straight line of preknown height and the upper end of the straight line of preknown height is determined. Similarly the value P_2 which is in the horizontal distance or the difference in total profit value of upper and lower ends of the straight line of preknown height is **determined**. The estimated **profit** value of the enterprise is the **sum** of the values of P_1 and P_2 .

USE- For estimating profit and loss amounts of enterprise.
ADVANTAGE - Offers effective profit management.

Dwg.1/8
Title Terms: PROFIT; AMOUNT; GRAPH; DISPLAY; METHOD; PROGRAM; VALUE;
PREDICT; PROFIT; LOSS; VALUE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-019/00
File Segment: EPI

12/5/18 (Item 11 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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008365866 **Image available**
WPI Acc No: 1990-252867/199033
XRPX Acc No: N90-195903

Hardware profitability determ. device - provides value for max. mean specific profit for active unit of time
Patent Assignee: VOROBV G N (VORO-I)
Inventor: GRISHIN V D; TIMOFEEV A N; VOROBV G N
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
SU 1522262	A	19891115	SU 4374465	A	19880202	199033 B

Priority Applications (No Type Date): SU 4374465 A 19880202

Abstract (Basic): SU 1522262 A

The device includes a time indicator (1) nonlinearity unit (2), integrator (3), multiplication units (4,8,9,10,11,13,25,26), summators (5,6,7,14,22,23,24), division units (12,17), comparison unit (15), delay elements (16,18), switches (19,20,21). The device allows a value for the max. possible **income** or profit from use of the hardware item to be obtained.

USE/ADVANTAGE - Test and monitoring equipment. Improved accuracy in **determining profitability** of the hardware items. Bul.42/15.11.89.
(4pp Dwg.No.1/1)

Title Terms: HARDWARE; PROFIT; DETERMINE; DEVICE; VALUE; MAXIMUM; MEAN;
SPECIFIC; PROFIT; ACTIVE; UNIT; TIME

Derwent Class: T05
International Patent Class (Additional): G07C-003/08
File Segment: EPI

12/5/19 (Item 12 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

003319490

WPI Acc No: 1982-G7504E/198223

Profit calculating electronic cash register - requests and carries
out automatic evaluation of profit and profit summary and displays
information from printer

Patent Assignee: OMRON TATEISI ELECTRONICS CO (OMRO)

Inventor: SUZUKI Y

Number of Countries: 003 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2088599	A	19820609	GB 8133384	A	19811105	198223 B
DE 3144004	A	19821007	DE 3144004	A	19811105	198241
US 4503503	A	19850305	US 81315890	A	19811028	198512
GB 2088599	B	19850403				198514
DE 3144004	C	19851114				198547

Priority Applications (No Type Date): JP 80156591 A 19801105

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
GB 2088599	A	12		

Abstract (Basic): GB 2088599 A

Data associated with the costs of commodities may be stored, and a profit based on the sales data including the selling price of the commodity sold and the cost associated data may be evaluated on demand. Therefore, the need for separate **calculation** of the **profit** is obviated. Pref. a transaction processor comprises a memory for storing accumulated sales data, cost multiplier rate data, and sales loss data for each of a plurality of commodity departments.

If the actual selling prices of a commodity is less than an expected value based on the cost multiplier rate, the loss may be stored and added to the stored sales **income** data. When a summary is demanded, the cost and profit are evaluated based on stored sales **income** and the cost multiplier rate and a profit summary is made which includes the stored sales **income**, the loss data, and the evaluated cost and profit figures if also stored in the memory.

1

Title Terms: PROFIT; CALCULATE; ELECTRONIC; CASH; REGISTER; REQUEST; CARRY;
AUTOMATIC; EVALUATE; PROFIT; PROFIT; SUMMARY; DISPLAY; INFORMATION; PRINT

Derwent Class: T01; T05

International Patent Class (Additional): G06F-003/00; G06F-015/00;

G07G-001/12

File Segment: EPI

Set	Items	Description
S1	8822014	PROFIT? OR GAIN? ?
S2	189215	S1(5N) (CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP- UTES OR COMPUTING)
S3	1903344	NET(2N) (INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST) () (REVENUE OR INCOME)
S4	3919	S2(30N)S3
S5	318	S4(15N) (ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMMATION OR TOTALING? OR EQUAL? ? OR MINUS OR PLUS)
S6	105	S5(15N) (EXPENSE? OR LIABILIT?)
S7	58	S6 NOT PY>2000
S8	24	RD (unique items)

? show files

File 9:Business & Industry(R) Jul/1994-2003/Apr 03
(c) 2003 Resp. DB Svcs.

File 15:ABI/Inform(R) 1971-2003/Apr 04
(c) 2003 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2003/Apr 03
(c) 2003 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2003/Apr 03
(c)2003 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2003/Apr 03
(c) 2003 The Gale Group

File 621:Gale Group New Prod. Annou. (R) 1985-2003/Apr 03
(c) 2003 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2003/Apr 03
(c) 2003 The Gale Group

File 20:Dialog Global Reporter 1997-2003/Apr 04
(c) 2003 The Dialog Corp.

File 476:Financial Times Fulltext 1982-2003/Apr 04
(c) 2003 Financial Times Ltd

File 610:Business Wire 1999-2003/Apr 04
(c) 2003 Business Wire.

File 613:PR Newswire 1999-2003/Apr 04
(c) 2003 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2003/Apr 03
(c) 2003 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2003/Apr 03
(c) 2003 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

8/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00928311 95-77703

FYI - Commercial bank profits in 1993

Frame, W Scott; Holder, Christopher L
Economic Review (Federal Reserve Bank of Atlanta) v79n4 PP: 22-41
Jul/Aug 1994
ISSN: 0732-1813 JRNL CODE: ECR
WORD COUNT: 3842

...TEXT: loan-loss accounting, see Wall (1988, 39-41). Adjusted net interest margin is calculated by **subtracting** interest **expense** from tax-adjusted **interest revenue** (**net** of loan-loss provisions) and dividing by **net interest** -earning assets and is roughly equivalent to a business's gross **profit** margin. For this **calculation** , **interest revenue** from tax-exempt securities is adjusted upward by the bank's marginal tax rate to...

8/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00793753 94-43145

Practice acquisition: Buy or build?

Manecke, Stephen R
Healthcare Financial Management v47n12 PP: 32-41 Dec 1993
ISSN: 0735-0732 JRNL CODE: HFM
WORD COUNT: 2641

...TEXT: in the analysis is the physician's salary--the anticipated W-2 income before taxes. **Subtracting** salary and total **expenses** from anticipated **revenue** yields a **net** profit (or loss, which, in the case of a new practice, indicates the degree to which the hospital will have to subsidize the practice to keep it solvent).

Beyond the **calculation** of yearly **profit** and loss, the pro forma model includes a month-by-month cash flow analysis for...

8/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00612691 92-27794

Definitions Clarify Cash Flow Analysis

Johnston, Daniel; Zipprich, David C.
Oil & Gas Journal v90n17 PP: 39-43 Apr 27, 1992
ISSN: 0030-1388 JRNL CODE: OGJ
WORD COUNT: 3412

...TEXT: one-time sale of an unprofitable business segment may be excluded from the cash flow **calculation** .

However, the anticipated increase in **profitability** should be factored into cash flow forecasts.

EXPLORATION **EXPENSES**

In the oil industry, exploratory dry hole **expenses** are commonly added back to **net income** when calculating cash flow. By **adding** in the exploration **expenses**, one of the major differences between full cost and successful efforts accounting is offset. Companies...

8/3,K/4 (Item 1 from file: 16)
 DIALOG(R)File 16:Gale Group PROMT(R)
 (c) 2003 The Gale Group. All rts. reserv.

06949839 Supplier Number: 58659705 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp's Record 1999 Earnings Surpass \$1 Billion.
 PR Newswire, p4652
 Jan 19, 2000
 Language: English Record Type: Fulltext
 Document Type: Newswire; Trade
 Word Count: 2869

... 318 \$297
 Net loan charge-offs
 to average loans .51% .52%
 (a) Calculated as noninterest **expense** (excluding certain
 nonrecurring
 charges) divided by taxable-equivalent **net interest income**
plus
 noninterest **income** (excluding **net** securities transactions and
gains
 from certain divestitures).
 (b) **Calculated** as noninterest **expense** (excluding certain
 nonrecurring
 charges) less noninterest **income** (excluding **net** securities
 transactions and gains from certain divestitures) divided by taxable-
 equivalent **net interest income**.
 (c) 12-31-99 ratio is estimated.
 TE = Taxable Equivalent
 Consolidated Balance Sheets
 (dollars in...

8/3,K/5 (Item 2 from file: 16)
 DIALOG(R)File 16:Gale Group PROMT(R)
 (c) 2003 The Gale Group. All rts. reserv.

06346533 Supplier Number: 54653413 (USE FORMAT 7 FOR FULLTEXT)
Grand Union Reports Fiscal 1999 and Fourth Quarter Results.
 Business Wire, p1059
 May 18, 1999
 Language: English Record Type: Fulltext
 Document Type: Newswire; Trade
 Word Count: 1487

... 114,404 (303,983)
 Accrued dividends
 on preferred
 stock - 2,205 2,305 8,431

 1Net **income** (loss)
 applicable to

common stock \$ (31,370) \$ (124,192) \$ 112,099 \$ (312,414)
=====

53 Weeks Ended April 3, 1999	52 Weeks Ended March 28, 1998
---------------------------------------	--

Fiscal Year EBITDA is
calculated as follows
(in millions):

Gross Profit	\$	679.6	\$	639.5
Less: Operating and administrative expenses		567.4		574.8
Add : Non-cash pension		5.8		5.9
LIFO charges		0.6		0.0
EBITDA	\$	118...		

8/3,K/6 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05563812 Supplier Number: 48427856 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports First Quarter 1998 Earnings
PR Newswire, p0416CLTH002
April 16, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1463

... period end loans

plus OREO and other nonperforming assets .77 .85
(a) -- Calculated as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent **net interest income plus noninterest income**
(excluding **net securities transactions and gains** from branch
divestitures).
(b) -- **Calculated** as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) less
noninterest **income** (excluding **net securities transactions and gains**
from branch divestitures) divided by taxable-equivalent **net interest**
income .
(c) -- Excluding capital securities receiving Tier 1 treatment, these
ratios at 03-31-98 are...

8/3,K/7 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05425648 Supplier Number: 48229001 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Record Earnings
PR Newswire, p0115CLTH004
Jan 15, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade

Word Count: 2154

... 293 \$195

Net loan charge-offs to average loans .57% .40%

(1) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) divided by taxable-
equivalent net interest income plus noninterest
income (excluding net

securities transactions and gains on branch sales).

(2) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) less noninterest
income (excluding net
securities transactions and gains on branch
sales) divided by taxable-equivalent net interest income

(3) Including capital securities receiving Tier I treatment, these
ratios at 12-31-97 are...

8/3,K/8 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05137111 Supplier Number: 47841761
KeyCorp Reports Record Earnings Per Share
PR Newswire, p0717CLTH001
July 17, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1662

... 132 \$89

Net loan charge-offs to average loans .54 % .37 %

(A) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) divided by taxable-
equivalent net interest income plus noninterest
income (excluding net securities transactions and gain on branch sales).

(B) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) less noninterest
income (excluding net

securities transactions and gain on branch
sales) divided by taxable-equivalent net interest income

(C) Including capital securities receiving Tier I treatment, these
ratios at 6-30-97 are...

8/3,K/9 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03721876 Supplier Number: 45275630 (USE FORMAT 7 FOR FULLTEXT)
**KEYCORP ANNOUNCES 12.5 PERCENT DIVIDEND INCREASE; MAJOR STOCK REPURCHASE
PROGRAM; AND RECORD 1994 EARNINGS**
PR Newswire, pN/A
Jan 19, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2069

... Net loan charge-offs to average loans 0.26% 0.56%
(1) -- Calculated as noninterest **expense** (excluding merger and
integration charges and other nonrecurring charges) divided by
taxable-equivalent **net interest income plus** noninterest
income
(excluding **net** securities transactions and **gains** on certain asset
sales).
(2) -- **Calculated** as noninterest **expense** (excluding merger and
integration charges and other nonrecurring charges) less noninterest
income (excluding **net** securities transactions and gains on certain
asset sales) divided by taxable-equivalent **net interest income**.
(3) -- 12-31-94 ratio is estimated.
TE = Taxable equivalent.
-0- 1/19/95

8/3,K/10 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03332659 Supplier Number: 44610295 (USE FORMAT 7 FOR FULLTEXT)
KEYCORP REPORTS RECORD QUARTERLY EARNINGS
PR Newswire, pN/A
April 19, 1994
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1808

... OREO and other
nonperforming assets 1.12 1.24 2.17
(1) Calculated as noninterest **expense** (excluding merger and
integration charges and other nonrecurring charges) divided
by taxable-equivalent **net interest income plus** noninterest
income (excluding **net** securities gains and certain **gains** on
asset sales).
(2) **Calculated** as noninterest **expense** (excluding merger and
integration charges and other nonrecurring charges) less
noninterest **income** (excluding **net** securities gains and certain

gains on asset sales) divided by taxable-equivalent net
interest income .
(3) 3-31-94 ratio is estimated.
TE = Taxable equivalent
/CONTACT: John Fuller, 216-689...

8/3,K/11 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10642498 SUPPLIER NUMBER: 20911294 (USE FORMAT 7 OR 9 FOR FULL TEXT)
KeyCorp Reports Second Quarter 1998 Earnings
PR Newswire, p716CLTH003
July 16, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1462 LINE COUNT: 00182

... 149 \$132

Net loan charge-offs to average loans .54% .54%
(A) -- Calculated as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent **net interest income plus noninterest income**
(excluding **net** securities transactions and **gains** from branch
divestitures).
(B) -- **Calculated** as noninterest **expense** (excluding certain
nonrecurring charges and distributions on branch divestitures) divided by
taxable- equivalent **net interest income** .
(C) -- Excluding capital securities receiving Tier 1 treatment, these
ratios at 06-30-98 are...

8/3,K/12 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05881661 SUPPLIER NUMBER: 12108267 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Commercial loan pricing and profitability analysis. (one of two parts)
Ferrari, Richard H.
Journal of Commercial Lending, v74, n6, p49(11)
Feb, 1992
ISSN: 1062-6271 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4129 LINE COUNT: 00345

... income and is offset by the deposit account costs that are
considered separately as an **expense** item. The third variation of the
earnings credit approach is to **subtract** the account maintenance **expense**
from the earnings credit and include a single **net income** or **expense**
item in the **profitability analysis** .

Loan Funding Costs. The largest loan **expense** item is generally the
cost of loan funding. The rate used in the calculation of loan...

8/3,K/13 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05517305 SUPPLIER NUMBER: 11537009 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Nuts to you. (how to calculate your dealership's break-even point) (Bottom

Line) (Column)
Pasini, Edward R.
Auto Age, v26, n3, p34(1)
Nov, 1991
DOCUMENT TYPE: Column ISSN: 0894-1270 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 679 LINE COUNT: 00049

... the dealership's "net burden." This is done by adjusting the fixed net loss for **other income** and deductions. **Other income** is **subtracted** and other deductions are added to fixed net loss. The resulting number is "net burden."

The next step is to **calculate** the variable net **profit** per new vehicle sold. Variable net profit per new unit sold is computed by **subtracting** variable **expense** from variable gross profit and dividing by the number of new unit sales. Remember, variable...

8/3,K/14 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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04891589 SUPPLIER NUMBER: 08827582 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Lotus' Improv to lead charge of new applications for NeXT. (Lotus Development Corp.'s Improv data analysis software)
Ferranti, Marc
PC Week, v7, n36, p1(2)
Sept 10, 1990
ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 547 LINE COUNT: 00042

... be applied to data globally.

A user, for example, could input sales data and operating **expenses** for 10 regional offices and **calculate profits** with one global formula, which can specify that **net revenue** must **equal** sales **minus** operating **expenses**. The program can then calculate the net revenues for all 10 offices without the user...

8/3,K/15 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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03897412 SUPPLIER NUMBER: 07414663 (USE FORMAT 7 OR 9 FOR FULL TEXT)
How to link logistics to financial results: the decisions you make inevitably affect the company's bottom line. This model can help you decide whether a project is worth the effort. (Logistics Tools)
Cavinato, Joseph
Chilton's Distribution, v88, n3, p103(2)
March, 1989
ISSN: 1057-9710 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1251 LINE COUNT: 00097

... operating efficiency. Purchasing and production costs equal the cost of goods sold, and then operating **expenses** are added to determine the total costs. The **net income** is determined by **subtracting** the total costs from the sales results.

Sales, divided into **net income**, gives you earnings as a percent of sales. This sample company makes 4 cents **profit** from every sales dollar.

To compute this, enter the numbers for your company's purchases, production costs, operating expenses and sales. You can also work from the company statements with sales, net income and...

8/3,K/16 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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02363138 SUPPLIER NUMBER: 03653534 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tax tips: ways to save on your '84 return.
Wiener, Leonard
U.S. News & World Report, v98, p28(6)
Feb 25, 1985
CODEN: XNWRA ISSN: 0041-5537 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 6162 LINE COUNT: 00446

... for example, net out short and long-term gains and losses against each other to **determine** how your overall **gain** is taxed or if you have a loss to offset **other** income. Also, when reporting a sale you generally **add** the **expense** of the sale to your original purchase price. But if your broker has excluded the...

8/3,K/17 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

00775501
Petroleum engineering economics is discussed by LT Stanley of HJ Gruy & Assoc.
Journal of Petroleum Technology April, 1982 p. 91-695

The cashflow projection discounts future net revenues at a compound interest rate and **determines** **profitability**. **Net** **revenue** is **determined** by income minus expense minus investment. That equation must be expanded to consider income taxes, federal excise taxes, production loan...

8/3,K/18 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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04971315 (USE FORMAT 7 OR 9 FOR FULLTEXT)
KeyCorp Reports First Quarter 1999 Earnings -2-
PR NEWSWIRE
April 15, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 157

... period end loans plus OREO and other nonperforming assets .70 .77
(a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net** **interest** **income** **plus** noninterest **income** (excluding **net** securities transactions and **gains** from certain divestitures). (b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and **gains** from certain divestitures) divided by taxable-equivalent net

8/3,K/19 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

01398279 (USE FORMAT 7 OR 9 FOR FULLTEXT)
KeyCorp Reports First Quarter 1998 -2-
PR NEWSWIRE
April 16, 1998 8:56
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 144

a) -- Calculated as noninterest **expense** (excluding certain nonrecurring charges and distributions on capital securities) divided by taxable-equivalent **net interest income plus noninterest income** (excluding **net securities transactions and gains** from branch divestitures).

(b) -- Calculated as noninterest **expense** (excluding certain nonrecurring charges and distributions on capital securities) less noninterest **income** (excluding **net securities transactions and gains** from branch divestitures) divided by taxable-equivalent **net interest income** .

8/3,K/20 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

01323438 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Intermediate Capital analysts praise results, move to upgrade 1998 forecasts
AFX (UK)
April 06, 1998 15:5
JOURNAL CODE: WAXU LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 296

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the previous year. Full year dividend was 17.4 pence, compared with 15.4.

Core **income** - defined as **net interest** , dividend and fee income **minus** operating **expenses** - rose 13 pct to 15.3 mln stg.

Analysts had been expecting a pretax **profit** of 22 mln stg and a 17.4 pence dividend.

One analyst, who declined to...

8/3,K/21 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0001543620 BOCC4B2AG0FT
Financial Times Survey: The FT European 500 - THE BASIS OF THE LISTS
CARLA RAPOPORT; THE STATISTICAL RESEARCH FOR THIS SURVEY WAS GATHERED BY IAN HALLIDAY, SUE HOPKINS, FRANK KANE, SARA MEYER, KEVIN LEIGH AND JOHN SHEPHERD, WITH ASSISTANCE FROM TOUCHE ROSS, THE INTERNATIONAL ACCOUNTING FIRM.
Financial Times, P I

Thursday, October 21, 1982

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 372

...Capital Employed (UK): shareholders funds and minority interests and loans (not current loans) and deferred liabilities and bank loans and overdrafts (current) Shareholders Funds: share capital and reserves and investment grants minus intangibles.

Return on Capital Employed: net profit before interest and tax divided by capital employed.

* West German companies are not required to give a pre-tax figure in their accounts. Therefore pre-tax profit was calculated by adding together the surplus for the year and the tax figure for income. This, however, is...

8/3,K/22 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00199332 19991021CLTH001 (USE FORMAT 7 FOR FULLTEXT)

KeyCorp Reports Third Quarter 1999 Earnings

PR Newswire

Thursday, October 21, 1999 08:01 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 2,358

...235 \$220
Net loan charge-offs to
average loans .50% .52%

(a) Calculated as noninterest expense (excluding certain nonrecurring charges) divided by taxable-equivalent net interest income plus noninterest income (excluding net securities transactions and gains from certain divestitures).

(b) Calculated as noninterest expense (excluding certain nonrecurring charges) less noninterest income (excluding net securities transactions and gains from certain divestitures) divided by taxable-equivalent net interest income .

(c) 9-30-99 ratio is estimated.

TE Taxable Equivalent

Consolidated Balance Sheets
(dollars in...

8/3,K/23 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00142611 19990715CLTH002 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Second Quarter 1999 Earnings
PR Newswire
Thursday, July 15, 1999 08:07 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,595

...157 \$149
Net loan charge-offs to average loans .51%
.54%

(a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net interest income**
plus
noninterest **income** (excluding **net** securities transactions and
gains from certain divestitures).

(b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and gains from certain divestitures) divided by taxable-equivalent **net interest income**.

(c) 6-30-99 ratio is estimated.

TE Taxable Equivalent

SOURCE KeyCorp

CONTACT: Media, John...

8/3,K/24 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1455579 CLTH001
KeyCorp Reports First Quarter 1999 Earnings

DATE: April 15, 1999 08:10 EDT WORD COUNT: 1,499

...period end loans
plus OREO and other nonperforming
assets .70 .77

(a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net interest income**
plus
noninterest **income** (excluding **net** securities transactions and
gains from certain divestitures).

(b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and gains from certain divestitures) divided by taxable-equivalent

net

interest income .

(c) 3-31-99 ratio is estimated.

TE Taxable Equivalent

SOURCE KeyCorp

Set	Items	Description
S1	608258	PROFIT? OR GAIN? ?
S2	18000	S1(5N) (CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP- UTES OR COMPUTING)
S3	47067	NET(2N) (INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST) () (REVENUE OR INCOME)
S4	217	S2 AND S3
S5	6	S4(15N) (ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMMATION OR TOTALING? OR EQUAL? ? OR MINUS OR PLUS)

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01469393 ORDER NO: AADAA-INN00847

MONITORING, AND INVESTIGATING THE RELATIONSHIPS AMONG HEALTH, MANAGEMENT, PRODUCTIVITY, AND PROFITABILITY ON ONTARIO DAIRY FARMS (HERD HEALTH, CATTLE)

Author: KELTON, DAVID FRANCIS

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF GUELPH (CANADA) (0081)

Adviser: S. WAYNE MARTIN

Source: VOLUME 56/11-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 5854. 349 PAGES

Descriptors: AGRICULTURE, ANIMAL CULTURE AND NUTRITION ; ECONOMICS, AGRICULTURAL

Descriptor Codes: 0475; 0503

ISBN: 0-315-00847-9

This thesis is an assessment of a herd level dairy monitoring system, and an investigation of relationships among herd measures of health, management, productivity and profitability, utilizing data from a purposive sample of Ontario dairy farms.

The Ontario Dairy Monitoring and Analysis Program (ODMAP) was developed in 1989. With the collaboration of 108 dairy producers, 27 veterinary practitioners and several central recording agencies, data pertaining to herd production, udder health, milk quality, reproduction, cow and heifer disease were collected monthly for a two year period beginning in February, 1990. Farm management and dairy enterprise financial data were collected annually. Quarterly graphical monitoring reports were distributed to the participants. The ODMAP was useful for collecting valid herd level data, but was insufficient as a monitoring tool for producers, mainly because of the delay between data collection and report generation.

Comparisons of the health and productivity measures of the study herds with previously established provincial benchmarks yielded few differences. The study herds, as a group, had mean somatic cell counts (SCC) below the provincial average and did not demonstrate the provincial downward trend. Significant seasonal patterns in milk production, herd and bulk tank SCC, reproductive indices, calving and culling were described.

An enzyme-linked immunosorbent assay (ELISA) for antibody against Bovine Herpes Virus 1 (BHV1) was used on monthly bulk tank milk samples to monitor herd status for BHV1. Compared to herd serology, the milk test had a relative sensitivity of 97.8% and a relative specificity of 100%.

Financial data were collected using the Ontario Farm Management Analysis Project (OFMAP). Profitability and production efficiency were measured using debt servicing capacity per cow, operating margin as a percent of total **revenue**, dairy enterprise **net income** per cow and milk income **minus** feed costs per cow.

Complete financial, health, management and productivity data were available for 58 farms in year one, and 48 farms in year two of the study. A process of variable screening and model building, utilizing best subset multiple regression models and multivariate analysis of variance, was used to identify health and productivity measures associated with financial performance. Only milk production, as measured by herd average adjusted corrected milk, and udder health, measured by either the percent of cows in the herd with SCC's greater than 200,000 cells/ml, or the percent of herd removals attributed to mastitis, were consistently associated with the four profitability measures.

5/5/2 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
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1340343 H.W. WILSON RECORD NUMBER: BAST96041656
Linking profits to Greek bank production management
Vasiliou, Dimitrios;
International Journal of Production Economics v. 43 (May 1 '96) p. 67-73
DOCUMENT TYPE: Feature Article ISSN: 0925-5273 LANGUAGE: English
RECORD STATUS: New record

ABSTRACT: The profitability differences between high- and low-profit Greek banks are analyzed using the statistical cost accounting (SCA) methodology. Under the SCA approach, a bank's **net income** is hypothesized as being expressible as the weighted **sum** of its various assets and liabilities, where the weights are the **net revenue** or costs attributable to each item. Using a sample of pooled time series and cross-sectional data for the years from 1977 to 1986, the study, in general, affirms the fundamental hypothesis of the SCA model. The majority of the estimated rates of return on assets were positive and varied across assets, whereas most of the estimated rates of return on liabilities were negative and varied across liabilities. It is suggested that asset management and, to a lesser extent, liability management affect interbank differences in profitability for Greek banks during the period considered.
DESCRIPTORS: Banks and banking--Greece; Cost accounting; Profit;

5/5/3 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00560143 00FT02-003
If iWon wins, do portals lose?
Gurley, J William
Fortune , February 7, 2000 , v141 n3 p190, 1 Page(s)
ISSN: 0015-8259
Languages: English
Document Type: Articles, News & Columns
Geographic Location: United States
ABOVE THE CROWD column discusses the daily emergence of new Internet business models. Says that Yahoo announced last year's fourth-quarter pretax net income of \$89 million on sales of \$201 million. States that success invites competition and since portals are already free, the only way to offer customers a better price is to pay them. Explains that iWon.com gives away a \$10,000 prize daily, a \$1 million prize monthly, and plans to give away \$10 million once a year. Adds that entries are accumulated through portal use. Provides a formula for **calculating** iWon's potential for **profit** . Reports that the iWon site was built by Internet contractor Sapien, with content and features supplied by InfoSpace, Mail.com, Jfax, Realtor.com, and Inktomi. Speculates on what iWon's success could mean for the portal market. (amg)
Descriptors: Portals; Online Searching; Electronic Commerce; Internet Access; Money

5/5/4 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
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00597141 NYT Sequence Number: 059486750509

HR Ways and Means Com completes draft of comprehensive energy conservation bill that is said to be generally acceptable to Pres Ford. Bill would save estimated 2.1-million bbls of oil a day by '85, shrinking imports to 5.2-million bbls a day, but would fall short of Ford '77 goal of 2-million-bbl-a-day reduction in imports. Includes gasoline taxes of as much as 23¢ a gal, but with credits based on consumption of 40 gals a mo, Fed tax credits for households that install insulation, storm windows or solar heating equipment, excise tax on new autos that depends on their fuel econ and new excise taxes on some business uses of petroleum and natural gas. Would create energy trust fund of up to \$5-billion, to be financed by energy taxes, for Govt expenditures to increase energy supplies, develop broad range of energy tech and possibly finance mass transit programs. Com staff estimates that, after allowing for tax credits and other revenue losses, bill would raise \$992-million of revenue in '75 and steadily increase sums that would reach \$7.8-billion in '80. Estimates gasoline tax alone would produce \$25.5-billion in revenue in '80, with \$16-billion of that returned to econ through credits for business and work-related travel, farmers and local govts. Calculates net revenue gain at \$5-billion for '80. Bill provides for import quotas but includes Repr Barber B Conable's amendment that would allow Pres to let in an additional 1.5-million bbls a day in '78 and '79 and 2-million bbls a d

COWAN, EDWARD

New York Times, Col. 1, Pg. 42

Friday May 9 1975

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: HOUSE COMMITTEE ON WAYS AND MEANS

DESCRIPTORS: AIR POLLUTION; AUTOMOBILES; ENERGY AND POWER; ENGINES; EXCISE TAXES; HEATING; IMPORT QUOTAS; INCOME TAX; INSULATION; INTERNATIONAL TRADE AND WORLD MARKET; LAW AND LEGISLATION (FEDERAL); OIL (PETROLEUM) AND GASOLINE; PRICES; PROFITS (INDUSTRY-WIDE); RESEARCH; SOLAR ENERGY; STANDARDS AND STANDARDIZATION; STORM WINDOWS; TAXATION; WASTE MATERIALS AND DISPOSAL (SOLID WASTES)

PERSONAL NAMES: COWAN, EDWARD; CONABLE, BARBER B JR (REPR); FORD, GERALD RUDOLPH JR

GEOGRAPHIC NAMES: UNITED STATES

5/5/5 (Item 1 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

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06641584

Big Four could add \$8b to accounts from reserves

SINGAPORE: ESTIMATE OF BANKS' HIDDEN RESERVES

Business Times (XBA) 10 Jun 1998 P.15

Language: ENGLISH

Analysts say that the unveiling of hidden reserves may add about S\$ 8 bn to the balance sheets of the Big Four banks in Singapore. The hidden assets of DBS, OCBC, UOB and OUB are estimated to be S\$ 4.1 bn, S\$ 4.6 bn, S\$ 2.7 bn and S\$ 1.5 bn respectively. The total hidden reserves of the four banks include revaluation reserves, which is the difference between the market value and the cost of a bank's investments, retained profits and general loan provisions that are more than the figures published. It is understood that the cumulative revaluation surplus will not go into the banks' balance sheets even with the disclosure of hidden reserves. The surplus is more likely to surface as a note to the banks' accounts to give investors a

clearer picture of the market value of the group's investments. Local banks will also have to equity-account for associate firms, which may add several hundred million dollars in total profits for banks. Analysts say that the reduction in minimum cash balances will earn the local banks about S\$ 90 mn in interest income and also inject more than S\$ 4 bn of liquidity into a system strapped by the outflow of foreign funds.

COMPANY: OUB; UOB; OCBC; DBS

PRODUCT: Banking Institutions (6010);

EVENT: Market & Industry News (60);

COUNTRY: Singapore (9SIN);

5/5/6 (Item 2 from file: 583)

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03566013

GEC POISED TO UNVEIL PRE-TAX PROFIT

UK - GEC POISED TO UNVEIL PRE-TAX PROFIT

Sunday Times (ST) 1 July 1990 p4/4

GEC is poised to unveil its annual results for the year to March 1990.

Analysts are forecasting pre-tax profit of between GBP870- GBP910 mil, with City sources envisaging the lower sum, compared with GBP797 mil in year-earlier period. The firm's cash mountain, the subject of criticism in the City, could account for up to GBP165 mil via net interest received. The acquisition in September 1989 of Plessey, in a JV with Siemens, and the acquisition of Ferranti Defence Systems in January 1990 will make for a complex statement and the management team is thought to be outlining an extraordinary detailed presentation for brokers.

PRODUCT: Avionics (3662AV); Helicopter Engines (DEAV);

EVENT: COMPANIES ACTIVITIES (10);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);

South East Asia Treaty Organisation (913);